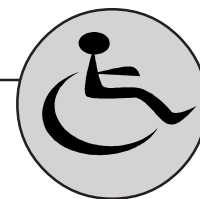


# LONG TERM DISABILITY INSURANCE - 2005

Administered by Standard Insurance Company  
For information, call the Employee Benefits Bureau • 1-800-287-8266 or 444-7462  
[www.state.mt.us/doa/spd/benefits/healthbenefits.asp](http://www.state.mt.us/doa/spd/benefits/healthbenefits.asp)

Life Insurance  
Enrollment/Change  
Form



## Monthly Premiums

\$22.08 per member - Guaranteed enrollment if elected during your first 31 days of employment!

## GENERAL INFORMATION

Voluntary Long Term Disability (LTD) is insurance designed to pay a monthly benefit to you in the event you cannot work because of a covered illness or injury. This benefit replaces a portion of your income, thus helping you to meet your financial commitments in a time of need.

### WHO IS ELIGIBLE?

Long Term Disability (LTD) coverage is a voluntary benefit available to active employees (not including Legislators) who are enrolled in the medical plan.

### INSTRUCTIONS

1. Read about the plans on this page along with the LTD brochure (in this packet).
2. Evaluate your need for long term disability insurance.
3. Review each plan's costs above.
4. Make your selection by completing the Life Insurance Enrollment/Change Form.

### BENEFIT AMOUNT

The monthly LTD benefit is 60% of your insured predisability earnings, the amount you were earning before you became disabled, reduced by deductible income.

The LTD benefit amount is determined by multiplying your insured predisability earnings by the specified benefit percentage. This amount is then reduced by other income you receive or are eligible to receive while LTD benefits are payable. This other income is referred to as deductible income.

### BENEFIT DURATION

If you become disabled and your claim for LTD benefits is approved by The Standard, LTD benefits become payable after you have been continuously disabled for 180 days and remain continuously disabled. LTD benefits are not payable during this benefit waiting period.

If you become disabled before age 60, LTD benefits may continue during disability until you reach age 65.

If you become disabled at age 60 or older, the benefit duration is determined by your age when disability begins.

If you are age 60-64 when disability begins, your maximum benefit period is five years.

For ages 65-68, the maximum is to age 70.

For ages 69 and over, the maximum is one year.

### ADVANTAGES OF LTD COVERAGE

- It covers your inability to work in your own occupation for the first 24 months you are disabled, whereas, many other benefits require you to be totally disabled from all occupations.
- If you are disabled from all occupations after 24 months, benefits may continue until you reach age 65.
- It covers disabilities that occur 24 hours a day, both on and off the job.
- If your employer makes an approved work-site modification that enables you to return to work while disabled, the plan will reimburse your employer up to a pre-approved amount for some or all of the cost of the modifications.
- While LTD benefits are payable, you may qualify to participate in a rehabilitation plan that prepares you to return to work. If you qualify, the plan may pay for return to work expenses you incur, such as job search, training and education, and family care expenses.
- If you die while LTD benefits are payable, and on the date you die you have been continuously disabled for at least 180 days, a survivor's benefit equal to three times your unreduced LTD benefit may be payable.
- If the group policy terminates, LTD benefits will continue as long as you are eligible to receive them.

### IMPORTANT!

Employees who choose to enroll during the first 31 days of employment in 2005 are not subject to evidence of insurability and are guaranteed enrollment.